

Debtor 1 KENNETH W STERLINGDebtor 2 JODI STERLING
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 12-10676TPA

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: MANUFACTURERS & TRADERS TRST Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account 9 7 6 8

Property Address: 4422 HATCH RUN RD
WARREN PA 16355

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>16,341.40</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>16,341.40</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>16,341.40</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$786.20

The next postpetition payment is due on

6 / 1 / 2017
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 KENNETH W STERLING
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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 07/14/2017

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **KENNETH W STERLING**
Name

Case number (if known) **12-10676TPA**

Disbursement History

Date	Check #	Name	Posting Type	Amount
PRIMARY RES MORTGAGE ARREARS (Part 2 (b))				
08/27/2013	0858621	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	680.02
10/25/2013	0866863	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	718.62
11/22/2013	0870937	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	227.40
01/27/2015	0928548	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	185.34
02/24/2015	0932613	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	126.25
03/26/2015	0936694	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	993.33
04/24/2015	0940884	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	232.16
05/26/2015	0944960	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	338.05
06/23/2015	0948926	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	241.72
07/28/2015	0952979	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,119.06
10/26/2015	0964888	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	535.15
11/24/2015	0969052	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	224.22
12/22/2015	0973064	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	238.82
01/26/2016	0977110	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,123.62
03/28/2016	0985094	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	6,752.13
04/22/2016	0989294	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	419.79
05/24/2016	0993247	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	419.79
06/27/2016	1002007	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	419.79
07/26/2016	1005977	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	419.79
08/26/2016	1009974	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	926.35
				<u>16,341.40</u>

PRIMARY RES MORTGAGE REGULAR PAYMENT (Part 3)

08/30/2012	0809053	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	2,823.82
09/25/2012	0813103	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	879.78
10/29/2012	0817164	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	837.01
11/27/2012	0821242	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,209.60
12/21/2012	0825328	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	866.99
01/29/2013	0829563	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	992.99
02/25/2013	0833731	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	945.27
03/26/2013	0837855	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	902.57
04/24/2013	0841952	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	945.92
05/23/2013	0846102	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	972.29
06/25/2013	0850260	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,347.67
07/25/2013	0854460	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	894.64
09/26/2013	0862754	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,034.38
10/25/2013	0866863	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	906.70
11/22/2013	0870937	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	786.20
12/23/2013	0874968	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,267.29
01/28/2014	0879063	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,302.19
02/25/2014	0883119	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,112.60
03/25/2014	0887181	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,131.35
04/25/2014	0891302	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,025.12
05/28/2014	0895416	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,775.13
06/25/2014	0899448	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,084.61
07/24/2014	0903573	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,030.18
08/26/2014	0907627	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,017.05
09/29/2014	0911754	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,523.07
10/29/2014	0915781	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	927.91
11/24/2014	0919899	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	903.67
12/22/2014	0924500	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	903.67
01/27/2015	0928548	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	903.67
02/24/2015	0932613	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	903.67
03/26/2015	0936694	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	903.67
04/24/2015	0940884	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	903.67
05/26/2015	0944960	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	903.67
06/23/2015	0948926	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	903.67
08/26/2015	0957026	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,505.99
09/28/2015	0960930	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,009.75
10/26/2015	0964888	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	921.73
11/24/2015	0969052	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	883.98
12/22/2015	0973064	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	883.98
02/24/2016	0981041	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,513.12

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Date	Check #	Name	Posting Type	Amount
PRIMARY RES MORTGAGE REGULAR PAYMENT (Part 3) Continued...				
03/28/2016	0985094	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	820.27
04/22/2016	0989294	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	820.27
05/24/2016	0993247	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	820.27
06/27/2016	1002007	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	820.27
07/26/2016	1005977	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	820.27
08/26/2016	1009974	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	820.27
09/27/2016	1013997	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	820.27
10/26/2016	1017870	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	820.27
11/21/2016	1021179	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	820.27
12/21/2016	1024480	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	820.27
02/24/2017	1031362	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	1,233.53
03/28/2017	1034799	MANUFACTURERS & TRADERS TRST	AMOUNTS DISBURSED TO CREDITOR	786.20
				<hr/> 53,712.67

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

KENNETH W STERLING
JODI STERLING
PO BOX 1513
WARREN, PA 16365

DANIEL P FOSTER ESQ**
FOSTER LAW OFFICES
1210 PARK AVE
MEADVILLE, PA 16335

MANUFACTURERS & TRADERS TRST
C/O SLCT PRTFOLIO/FKA FAIRBNKS
POB 65450*
SALT LAKE CITY, UT 84165

LAW OFFICES OF BARBARA A FEIN PC*
721 DRESHER RD STE 1050
HORSHAM, PA 19044

JAMES C WARMBRODT ESQ
KML LAW GROUP PC
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

7/14/17

/s/ Renee Ward

Administrative Assistant
Office of the Chapter 13 Trustee